

In Re: _____ Case No.: 22-17137
Hashim Syed and Nighat Syed Chapter: 13

Judge: VFP

NOTICE OF PROPOSED PRIVATE SALE

Hashim Syed and Nighat Syed , _____ the Debtors _____, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court
50 Walnut Street, 3rd Floor
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Vincent F Papalia on August 17, 2023 at 10 a.m. at the United States Bankruptcy Court, courtroom no. 3B, 50 Walnut St, 3rd Floor, Newark, NJ 07102. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 54 Saw Mill Road, Kinnelon, New Jersey 07405

Proposed Purchaser: Christopher and Kathryn Loayza

Sale price: \$1,125,000.00 less a \$15,000.00 Seller Credit

Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Scott Cowan, Keller Williams and Karl J. Norgaard, Esq.

Amount to be paid: \$56,250.00 to Scott Cowan & \$2,000.00 to Karl J. Norgaard, Esq.

Services rendered: Brokers Commissions and Legal Fees

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Karl J. Norgaard, Esq.

Address: 184 Grand Avenue, NJ 07631

Telephone No.: 201-871-1333

In re:
Hasham R. Syed
Nighat A. Syed
Debtors

Case No. 22-17137-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Jul 25, 2023

User: admin
Form ID: pdf905

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Total Noticed: 80

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + Hasham R. Syed, Nighat A. Syed, 54 Saw Mill Road, Kinnelon, NJ 07405-3228 |
| cr | + Amzad Mursalin, 245 4th Street, Building 2, Passaic, NJ 07055, UNITED STATES 07055-7840 |
| r | + Scott Cowan, Scott Cowan, Keller Williams Town Life, 25 Washington Street, Suite 230, Tenafly, NJ 07670-2027 |
| cr | + Sola Realty LLC, c/o Shapiro, Croland, Reiser Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601 UNITED STATES 07601-6328 |
| 519805873 | Ali Hashmi, 20495 Cherrystone Pl, Ashburn, VA 20147-3765 |
| 519700448 | Ali Hashmi/MUJTABA, 24 Pinecrest Rd, Jersey City, NJ 07305-1223 |
| 519765673 | AmWest Funding Corp., 6 Pointe Srive Ste 300, Brea, CA 92821 |
| 519700451 | Amwest Funding Corp., 6 Pointe Dr Ste 300, Brea, CA 92821-6323 |
| 519700452 | + Amzad Mursalin aka Zara Stitching LLC, 245 4th St Bldg 2ND, Passaic, NJ 07055-7840 |
| 519805874 | Amzad Mursalin aka Zara Stitching LLC, 245 4th St Ste 1, Passaic, NJ 07055-7840 |
| 519700454 | Bennett Wain c/o Christopher Musmanno, Esq, 165 E Main St, Denville, NJ 07834-2618 |
| 519700455 | + Black to Green LLC, 50 Hilton St, Easton, PA 18042-7331 |
| 519770958 | CL 45 MW Loan, c/o Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511 |
| 519700459 | Celentano Stadmauer & Walentowicz LLP, 1035 US Highway 46 Ste B208, Clifton, NJ 07013-2469 |
| 519864493 | + Cushner & Associates, P.C., 399 Knollwood Rd, Suite 205, White Plains, NY 10603-1916 |
| 519700467 | First Business Specialty Finance LLC, c/o Josh Kopp, Esq., 10 E Doty St Ste 900, Madison, WI 53703-3390 |
| 519851477 | Hassan Syed, 54 Saw Mill Rd., Kinnelon, NJ 07405-3228 |
| 519700471 | JP Morgan Chase Ban, 300 N Walnut St Fl 9, Wilmington, DE 19801-3973 |
| 519700472 | LVNV Funding LLC, PO Box 98875, Las Vegas, NV 89193-8875 |
| 519716684 | + MMG Investments III, LLC, Department 7740, PO Box 4110, Woburn, MA 01888-4110 |
| 519700473 | + McNees Wallace & Nurick LLC, 100 Pine St, Harrisburg, PA 17101-1288 |
| 519700476 | PRL USA Holdings, c/o Blakely Law Group, 1334 Park View Ave Ste 280, Manhattan Beach, CA 90266-3752 |
| 519700477 | Provident Bank, PO Box 1001, Iselin, NJ 08830-1001 |
| 519805876 | SBA-EIDL Loan, 409 3rd St SW, Washington, DC 20024-3212 |
| 519700480 | Sola Realty LLC c/o Shapiro, et al, Continental Plaza II, 411 Hackensack Ave Fl 6, Hackensack, NJ 07601-6328 |
| 519700481 | St. Clare's Health, 25 Pocono Rd, Denville, NJ 07834-2954 |
| 519700482 | State of New Jersey, Division of Taxation Compliance Activity, PO Box 245, Trenton, NJ 08695-0245 |
| 519700486 | Todd Cushner & Associates, 399 Knollwood Rd Ste 205, White Plains, NY 10603-1916 |
| 519706933 | + U.S. Bank National Association dba Elavon, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108 |
| 519700488 | Velocity Investments, LLC, 222 N La Salle St, Chicago, IL 60601-1003 |
| 519700780 | Zeshan Syed, 54 Saw Mill Rd, Kinnelon, NJ 07405-3228 |

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------|----------------------|---|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 25 2023 20:33:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |

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|-----------|---|----------------------|---|
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jul 25 2023 20:33:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 25 2023 20:43:54 | Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 25 2023 20:44:18 | BMW FINANCIAL SERVICES NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: rmcowell@slgcollect.com | Jul 25 2023 20:32:00 | MMG Investments III, LLC as assignee of CL45 MW Lo, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925 |
| cr | + Email/PDF: gecsed@recoverycorp.com | Jul 25 2023 21:09:40 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 |
| 519702978 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 25 2023 20:43:43 | Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519763378 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 25 2023 20:54:43 | Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519700449 | Email/Text: ally@ebn.phinsolutions.com | Jul 25 2023 20:32:00 | Ally Financial, PO Box 380902, Bloomington, MN 55438-0902 |
| 519700450 | Email/PDF: bncnotices@becket-lee.com | Jul 25 2023 20:54:41 | American Express, PO Box 981537, El Paso, TX 79998-1537 |
| 519744303 | Email/PDF: bncnotices@becket-lee.com | Jul 25 2023 20:54:50 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519700453 | Email/Text: GSBankElectronicBankruptcyNotice@googlemail.com | Jul 25 2023 20:32:00 | Apple Card-GS Bank USA, PO Box 7247, Philadelphia, PA 19170-0001 |
| 519700457 | Email/PDF: acg.bmw.ebn@aisinfo.com | Jul 25 2023 20:54:42 | BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306 |
| 519700456 | Email/PDF: acg.bmw.ebn@aisinfo.com | Jul 25 2023 20:44:09 | BMW Financial Services, 5550 Britton Pkwy, Hilliard, OH 43026-7456 |
| 519818528 | + Email/PDF: acg.acg.ebn@aisinfo.com | Jul 25 2023 20:44:26 | BMW Financial Services NA, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 519711628 | Email/Text: creditcardbkcorrespondence@bofa.com | Jul 25 2023 20:32:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033 |
| 519700458 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 20:43:34 | CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 519700463 | ^ MEBN | Jul 25 2023 20:30:29 | CMRE Financial Services Inc., PO Box 54028, Los Angeles, CA 90054-0028 |
| 519700465 | Email/Text: correspondence@credit-control.com | Jul 25 2023 20:32:00 | Credit Control LLC, 3300 Rider Trl S Ste 500, Earth City, MO 63045-1338 |
| 519762205 | + Email/Text: attorneys@msklaw.net | Jul 25 2023 20:32:00 | Charles M. Forman, Chapter 7 Trustee of Prestige, c/o Mellinger Kartzman LLC, Attn: Steven A. Jayson, Esq., 101 Gibraltar Drive, Suite 2F, Morris Plains, New Jersey 07950-1287 |
| 519700460 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 20:43:52 | Citi Cards/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241 |
| 519700461 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 20:55:01 | Citibank NA, PO Box 6181, Sioux Falls, SD 57117-6181 |
| 519700462 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 20:54:50 | Citibank NA/Costco, PO Box 9001037, Louisville, KY 40290-1037 |

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|-----------|--|----------------------|--|
| 519700464 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jul 25 2023 20:32:00 | Comenity Bank/BJ's Club, PO Box 182120, Columbus, OH 43218-2120 |
| 519700466 | Email/PDF: creditonebknotifications@resurgent.com | Jul 25 2023 20:43:51 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872 |
| 519700468 | Email/Text: Atlanticus@ebn.phinsolutions.com | Jul 25 2023 20:32:00 | Home Depot, PO Box 105555, Atlanta, GA 30348-5555 |
| 519700469 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 25 2023 20:32:00 | IRS - Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519771887 | Email/PDF: ais.chase.ebn@aisinfo.com | Jul 25 2023 20:43:42 | JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055 |
| 519725450 | Email/PDF: ais.chase.ebn@aisinfo.com | Jul 25 2023 20:43:40 | JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505 |
| 519728004 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Jul 25 2023 20:32:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 519705274 | + Email/PDF: resurgentbknotifications@resurgent.com | Jul 25 2023 20:43:34 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497 |
| 519700474 | ^ MEBN | Jul 25 2023 20:30:14 | Mercantile Adjustment Bureau LLC, 165 Lawrence Bell Dr Ste 100, Williamsville, NY 14221-7900 |
| 519700475 | Email/Text: M74banko@mercedes-benz.com | Jul 25 2023 20:32:00 | Mercedez Benz Financial Services LLC, PO Box 685, Roanoke, TX 76262-0685 |
| 519713492 | + Email/Text: bankruptcydpt@mcmcg.com | Jul 25 2023 20:33:00 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037 |
| 519751459 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 25 2023 20:44:26 | Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541 |
| 519705267 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 25 2023 20:54:44 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 519715130 | Email/Text: bnc-quantum@quantum3group.com | Jul 25 2023 20:33:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 519758252 | Email/Text: bnc-quantum@quantum3group.com | Jul 25 2023 20:33:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 519700478 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 25 2023 20:43:51 | Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 519700479 | Email/Text: ecourts.col_efilings@fskslaw.com | Jul 25 2023 20:32:00 | Sears, c/o Fein Such Kahn & Shepard, 7 Century Dr Ste 201, Parsippany, NJ 07054-4609 |
| 519701203 | + Email/PDF: gecsed@recoverycorp.com | Jul 25 2023 20:44:06 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519700483 | Email/PDF: gecsed@recoverycorp.com | Jul 25 2023 20:54:53 | Synchrony Bank/VENMO, PO Box 960061, Orlando, FL 32896-0061 |
| 519700484 | ^ MEBN | Jul 25 2023 20:28:59 | Synergetic Communication, Inc., 5450 NW Central Dr Ste 220, Houston, TX 77092-2061 |
| 519700485 | Email/Text: Atlanticus@ebn.phinsolutions.com | Jul 25 2023 20:32:00 | TBOM ATLS Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555 |
| 519759138 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Jul 25 2023 20:32:00 | The Bank of Missouri dba Fortiva, PO Box 105555, Atlanta, GA 30348-5555 |
| 519767873 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Jul 25 2023 20:33:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO |

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|-----------|--|----------------------|---|
| | | | 63166-0108 |
| 519700487 | Email/Text: BAN5620@UCBINC.COM | Jul 25 2023 20:32:00 | United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501 |
| 519754045 | + Email/PDF: ebn_ais@aisinfo.com | Jul 25 2023 20:44:18 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519700489 | Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Jul 25 2023 20:32:00 | Verizon, PO Box 408, Newark, NJ 07101-0408 |

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519771889 | | Fein Such Kahn & Shepard, PC |
| 519744305 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519744307 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519700470 | * | IRS-Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 519805875 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase Bank, PO Box 182055, Columbus, OH 43218-2055 |
| 519770959 | ## | Saldutti Law Group, 800 Kings Hwy N Ste 300, Cherry Hill, NJ 08034-1511 |

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2023 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| David L. Stevens | on behalf of Creditor Amzad Mursalin dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;rshah@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com |
| Denise E. Carlon | on behalf of Creditor AmWest Funding Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com |
| John P. Di Iorio | on behalf of Creditor Sola Realty LLC jdiiorio@shapiro-croland.com |
| Judah B Loewenstein | on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. jloewenstein@msklaw.net, sjayson@msklaw.net;pmasiello@msklaw.net;donnaaz@msklaw.net |
| Karl J. Norgaard | on behalf of Joint Debtor Nighat A. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com |
| Karl J. Norgaard | on behalf of Debtor Hasham R. Syed knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com |

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Karl J. Norgaard

on behalf of Plaintiff Hasham R. Syed knorgaard@norgaardfirm.com
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com

Marie-Ann Greenberg

magecf@magtrustee.com

Rebecca K. McDowell

on behalf of Creditor MMG Investments III LLC as assignee of CL45 MW Loan 1, LLC rmcdowell@slgcollect.com,
anovoa@slgcollect.com

Steven A. Jayson

on behalf of Creditor Charles M. Forman as Ch. 7 Trustee for Prestige America Mfg Corp. sjayson@msklaw.net,
jloewenstein@msklaw.net;donnaz@msklaw.net;pmasiello@msklaw.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11